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that both from the side of religion and from the side of history men are coming to see that the old supernaturalism is neither the one nor the other. And may we not urge, too, with a good deal of truth, that the religious despair which is apt to accompany the surrender of the absoluteness of the traditional system is largely an excessive reaction due to this previous absoluteness itself, and not wholly a result of any inherent necessity? After all, it is not so much absolute truth that is in question as a faith sufficient for our needs. And it will hardly be disputed that, whatever may have been the shortcomings of primitive Christianity in respect of absolute truth, it was sufficient for the needs of the early Christians. And if from their day to ours religion has never failed to respond in measure to man's need, may we not hope that to us too will be given a faith that is strong enough to live by? At any rate the more we can be convinced by a sympathetic understanding of the Church's faith and life in the past that its faith was not in vain, the more shall we be assured that there has remained to us of that faith some truth that has a permanent significance and value.

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ON THE RELATION OF SETTLEMENT WORK TO THE EVILS OF POVERTY.

WE are often told that poverty is due to three chief causes: lack of employment, vice, and crime. Undoubtedly these are determining causes, but are they, or is any one of them fundamental? If there be a more fundamental cause of poverty, underlying all others, it is obviously important that it be widely recognized publicly. Efforts to diminish poverty by creating artificial and otherwise unneeded channels for labor, or by forcible restriction of intemperance, or by attempts at prohibition of certain forms of crime and various forms of vice, are undoubtedly at times efficacious, particularly as temporary expedients where more effective methods are either unknown or for

the time being inapplicable. But such expedients usually serve chiefly as palliatives, alleviating various distressing outward symptoms, rather than as preventive agents restraining and subjecting the underlying, predisposing cause. I wish to emphasize the fact of the existence of an underlying, predisposing cause, responsible for the vast majority of the suffering that is ascribed to poverty, and responsible also, in the vast majority of cases, for poverty itself; and to point out the appropriateness and importance of Settlement work, as in its way, an effective remedial agency.

I have nothing new to disclose; but I claim that the importance of the underlying cause to which I refer, should be more widely recognized and considered. I refer to *undeveloped or defective personality*, as being, directly or indirectly, almost universally responsible for the poverty that confronts us, and suggest that no measures directed to the reduction of the world's poverty will ever prove successful, unless so devised as to reach and develop the personalities, the characters, of those in poverty or on its verge, and of those through whose greed, neglect, or ignorance, poverty has come to others.

Of course poverty is often due to misfortune, or to circumstances beyond human control. Undoubtedly much poverty is due to sickness and death; but sickness is most often due to impairment of tissue vitality, to defective *physical* personality, which results either from unhealthful occupations or environment, or from violation (conscious or unconscious) of the recognized laws of health. For instance, specialists tell us that tuberculosis causes, directly or indirectly, about one-seventh of all deaths in civilized communities, and that tuberculosis is highly communicable among persons whose power of resistance is impaired; but they also tell us that the large majority of the community are not, under ordinary circumstances, susceptible to its attacks. It is further demonstrable that this diminished power of resistance, or, as it is at other times called, this predisposition, or tendency, or *diathesis*, is most often a result of unhygienic living, or of unhygienic environment, or of inherited constitutional taint, the latter being a result of carelessness, ignorance, neglect or wrong-doing in a previous generation.

The susceptibility or immunity of individuals to tuberculosis, is typical of the susceptibility and immunity of individuals to almost every form of disease. And this susceptibility is with ever-increasing regularity traceable to human error of some or other kind. Even unhealthy environment is generally the result of human error. It is man that makes and maintains the slums. And it is defective personality, manifested in the selfish greed of citizens, that too often interposes effective barriers in the way when plans for the cleansing, and aeration, and general physical improvement of poverty-stricken districts, are put forward. As an example, a year ago a project for the creation of a small park in the most densely populated tenement district of New York, was presented to the State Legislature, and met with a vigorous protest from the office of a large private estate which owned many of the tenements facing the selected block; the claim being advanced that the creation of the park would result in the raising of taxes on the adjoining lots, and that this would result in much loss to the land-owners, for the tenants in that district were exceedingly poor and could not pay higher rents to compensate the owners for the anticipated raise in taxes. And there were many other protests of a correspondingly selfish nature. The bill for the creation of the park was passed by the Assembly, but defeated in the Senate; and the park that would have brought increased health and strength and disease-resisting power to the people of that section, was lost.

Some people say that the chief cause of poverty is lack of employment. Now there are two conspicuous causes of lack of employment: First, limited effective demand for labor, and, second, limited ability of the laborer to perform skillfully and well the work required. (A third important cause has been shown to be the failure of the labor supply and the demand for labor to meet. But I shall confine myself for the present to consideration of the two causes first mentioned.) There is ever in the community a vast surplus of unskilled men and women for whose labor there is little call, and it is of course these who constitute the majority of the very poor. When the demand for labor is but moderate, the more intelli-

gent or more highly skilled members of the community hold all, or nearly all, the available situations; there is no need apparent for the less skilled or for the less efficient. Now the unskilled are unskilled either because they lack the wisdom or the intelligent earnestness that would have enabled them to learn to do something well, or else because they lack some other attribute of efficiency (for *opportunity* to do *something* well that is useful and worth doing, is seldom lacking.) In each of these cases *defective or undeveloped personality* is at the root of the difficulty. As the personality of the individual gains in strength and character, the demand for his services increases. Well-developed, well-rounded, personality is rarely found among the ranks of the "unemployed." A man or woman or boy or girl possessing character and ability, rarely becomes a subject for charitable "relief," unless the victim of ill-health or physical disability, and among the poorer classes ill-health and physical disability are (in our cities at least) too often the effect of a congested, disease-fostering, tenement or industrial environment, created by man, and permitted to persist in its iniquitous condition for the sake of the exorbitantly large profits derivable from it by citizens of defective personality of a different type, who live in comfort and perhaps in physical luxury on the proceeds of the wretched habitations and workshops they maintain.

The poverty that is ascribed to drunkenness and to various forms of vice and crime, can similarly be traced to defective personality as its cause and fountain-head. For drunkenness and wrong-doing are but evidences of moral weakness; are but manifestations of defective personality. The precept of Solomon is suggestive of the direction in which the remedy should be sought, and applies with cogent force: "Train up a child in the way he should go, and when he is old he will not depart from it." More intelligent and universal application of this advice is what civilization needs to-day, for the alleviation of most of its woes.

But now as to the limited effective demand for labor. It can be fairly questioned whether there has ever been in any large community, considered as a whole, an over-supply of efficient,

potential producers. There is everywhere an over-supply of shiftless or inefficient people in whom defective or undeveloped personality is a conspicuous characteristic. For the services of people of this latter class there are comparatively few demands, other than of temporary nature. Such people are replaced as speedily as circumstances allow, by workers of more efficient personality. Under ordinary circumstances it is chiefly persons of inefficient or undeveloped personalities who swell so largely the ranks of the unemployed.

Awakening the personality, and its development along lines of intelligence and honesty and unselfishness and thrift, is the prime essential to the overcoming of the evils of poverty and to the lessening of its extent. Develop in children healthful, effective personalities, and they will grow up efficient, able people, able to face and bear more successfully the hardships of life, and better equipped to share its responsibilities.

There is a fundamental principle of Nature, that has been enunciated by various scholars, to the effect that organisms grow by their exercise of inherent creative faculties; and to the effect that the direction of that growth, and whether for better or worse, depends on the nature and trend of the underlying creative activities, and on the nature and character of outside influences in the environment in which the growth takes place. The fundamental aim of the Settlement is to help prepare children and young people for lives of self-respecting, self-sustaining, useful, social citizenship; and the success of its efforts in this direction is due chiefly to the operation of that *fundamental principle*. By the judicious exercise of childish and youthful tendencies to action, whether in play or in simple work, dispositions, habits and resultant characters can be modified, developed, and formed. Develop in young people more widely, a fondness for healthful, fair-minded exercise and recreation, and for simple, useful occupations; and an interest in acquiring knowledge; and an appreciation of honesty, unselfishness and right; and they have been prepared for habits and lives of industry and thrift, and for truer, more useful citizenship, and the foundations of society and of civilization have been rendered safer and more enduring.

As undeveloped personality becomes more widely developed, poverty will diminish, and the evils of poverty will become less pronounced. In the process, the suffering in existent poverty will diminish; for by the process happy, resourceful dispositions are developed; and happy resourceful dispositions conduce powerfully to happy lives in spite of poverty and in spite of misfortunes. For, as a philosopher of former days has told us, men are not so much troubled by conditions, as by their thoughts concerning those conditions. The truest happiness is often found amid the simplest surroundings; while complaint with life and its many blessings is not uncommon in homes of the greatest affluence.

But entirely aside from the influence of a Settlement among the people of its neighborhood, must be considered its usefulness in a somewhat different sphere, as a "social clearing-house," as it has been called, where the more and the less educated in various classes of society can and increasingly do meet together on a friendly equal footing, for the interchange of knowledge and experience and thought; and where young men and young women, regardless of "social" distinctions of an extremely *unsocial* kind, can and increasingly do work together harmoniously and hand in hand for the study of social problems and the investigation of social needs. The encouragement of voluntary social service, in such and other channels, is an important Settlement function. Education which develops the individual for purely individual ends, fosters selfishness, sets each man in rivalry and often in enmity against his fellow, and promotes inevitably harmful social distress; leading at times to violence and every crime. The *social* nature of the child must be developed, and selfish tendencies replaced by the spirit of fairness and right, if that spirit of brotherhood is to be secured, which in the city as in the nation, is essential to the ultimate prosperity of the people, and to their social happiness and peace.

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